



House of Representatives

General Assembly

File No. 647

January Session, 2011

Substitute House Bill No. 6469

House of Representatives, April 27, 2011

The Committee on Government Administration and Elections reported through REP. MORIN of the 28th Dist., Chairperson of the Committee on the part of the House, that the substitute bill ought to pass.

AN ACT CONCERNING CONFIDENTIALITY OF UNDERWRITING GUIDELINES.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Subsection (a) of section 38a-349 of the general statutes is
2 repealed and the following is substituted in lieu thereof (*Effective*
3 *October 1, 2011*):

4 (a) Each insurance company [which] that issues in this state
5 automobile liability policies as defined in section 38a-341 insuring
6 against loss resulting from liability for damages because of bodily
7 injury or death of any person and injury to or destruction of property
8 arising out of the ownership, maintenance or use of a specific motor
9 vehicle or motor vehicles, shall file with the Insurance Commissioner
10 the rules and regulations, or any modifications of such rules and
11 regulations, used by such company to determine whether or not to
12 underwrite such policies. Any filing made pursuant to this subsection
13 shall be considered a trade secret for the purposes of section 1-210.

This act shall take effect as follows and shall amend the following sections:		
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Section 1	<i>October 1, 2011</i>	38a-349(a)
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GAE *Joint Favorable Subst.*

The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.

OFA Fiscal Note***State Impact:*** None***Municipal Impact:*** None***Explanation***

This bill has no fiscal impact to the state or municipalities as it concerns the confidentiality of private insurance rule and regulation filings.

The Out Years***State Impact:*** None***Municipal Impact:*** None

OLR Bill Analysis**sHB 6469*****AN ACT CONCERNING CONFIDENTIALITY OF UNDERWRITING GUIDELINES.*****SUMMARY:**

The law requires insurers to file automobile liability insurance underwriting rules and regulations with the insurance commissioner for approval 30 days before they become effective. This bill specifies that these filings are considered a trade secret, and thus not subject to disclosure under the Freedom of Information Act (FOIA).

EFFECTIVE DATE: October 1, 2011

BACKGROUND***Legislative History***

On April 6, the House referred the bill (File 322) to the Government Administration and Elections Committee which deleted a provision in the original file that included homeowners insurance underwriting rules and regulations.

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable Substitute

Yea 19 Nay 0 (03/17/2011)

Government Administration and Elections Committee

Joint Favorable Substitute

Yea 10 Nay 1 (04/13/2011)